

## VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

### ABSTRACT OF THE DISCLOSURE

5 A method of transferring monetary value for unbanked customers by depositing cash, or the like, into a kiosk terminal. A security code is provided to the customer depositing the cash. The security code is forwarded by the customer in any manner to a destination where the security code is input by a patron into a kiosk terminal. The monetary value, less a transaction fee, is dispensed to the patron at the destination kiosk terminal. A financial network, including a transaction server and a cash authorization/settlement processor, control the communication of the transaction messages between the kiosk terminals and the settlement of the transaction fee between the providers of the financial network.